

Commerce General Architecture

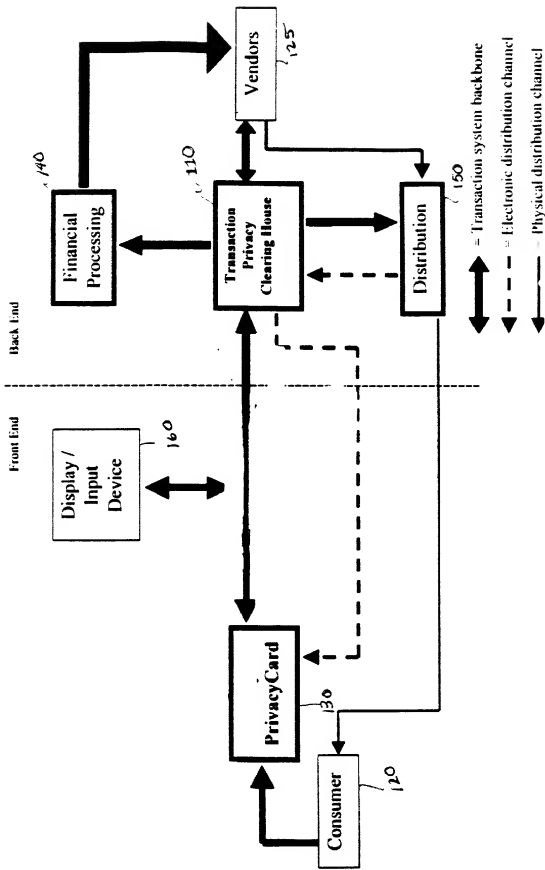


Fig 1

Commerce General Architecture - POS Terminal:

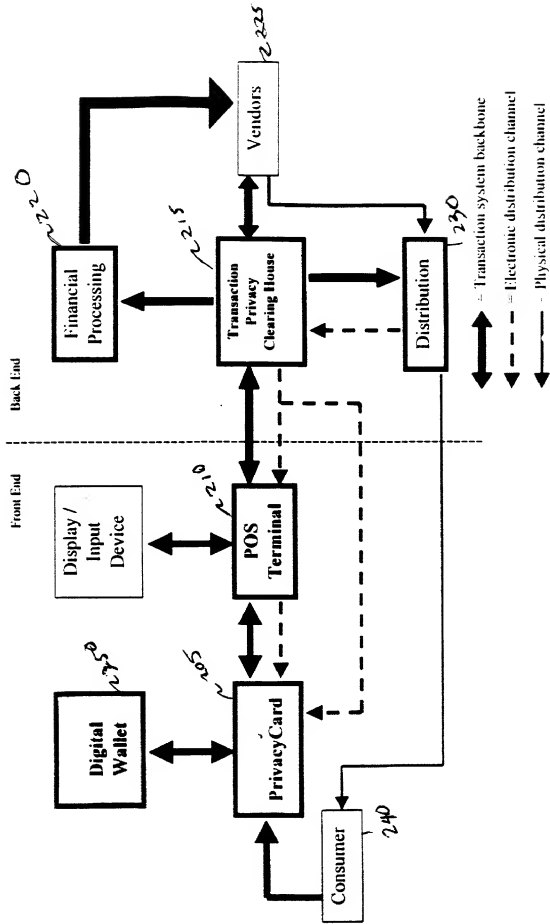


Fig 2

Commerce In-Home Environment

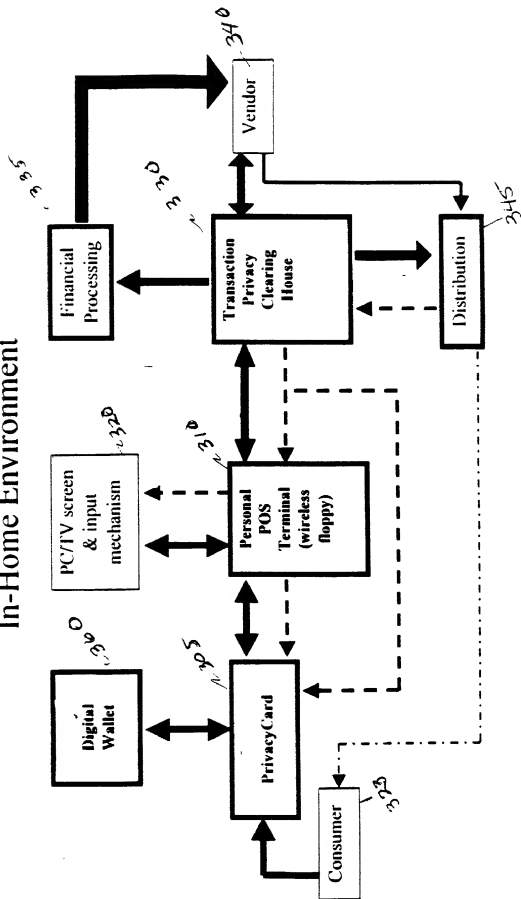


Fig 3

In-Store Retail Environment

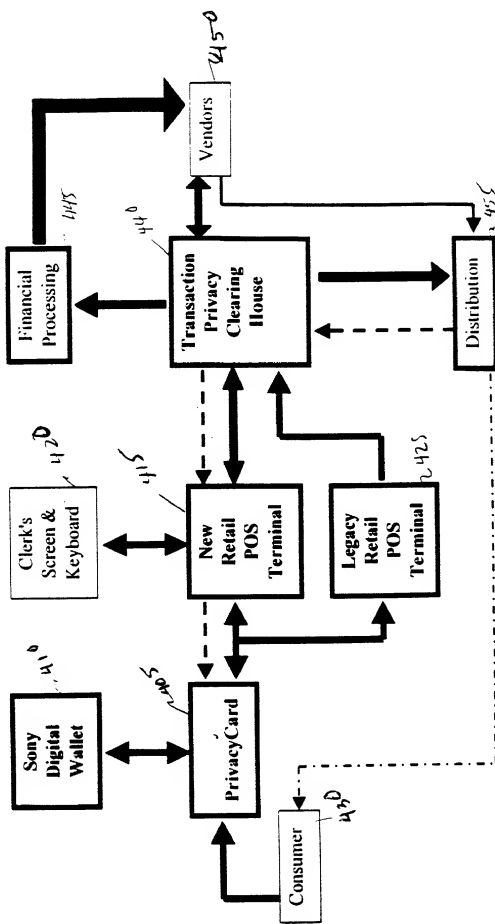


Fig 4

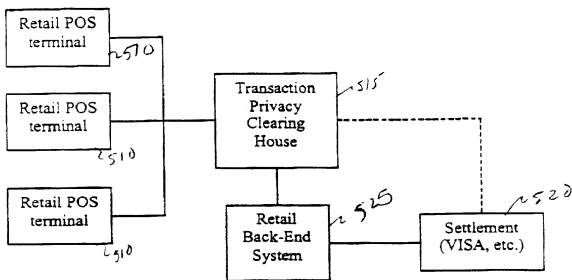


Diagram 5a: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

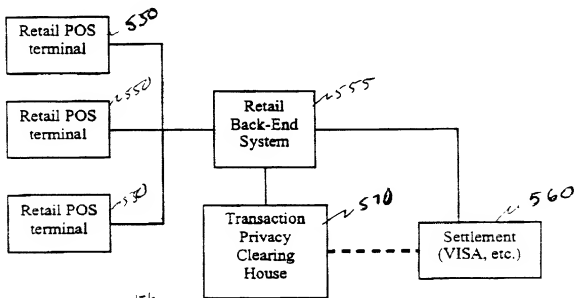
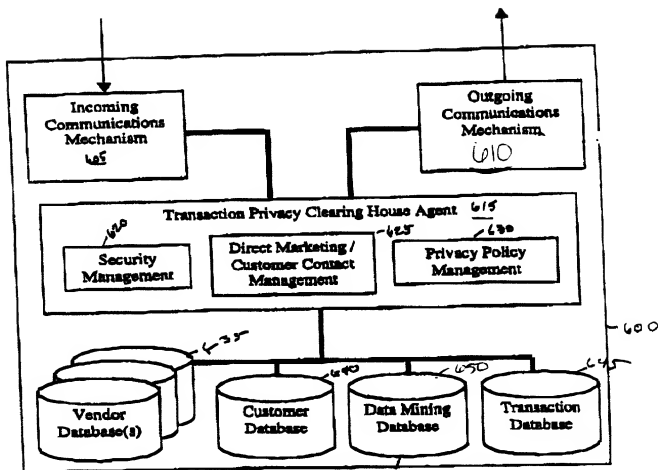


Diagram 5b: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system



Transaction Privacy Clearing House: Major Components

Fig. 6

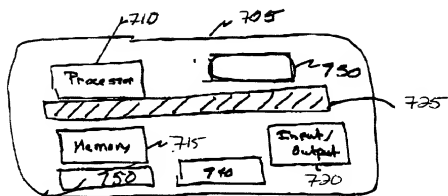


Figure 7a

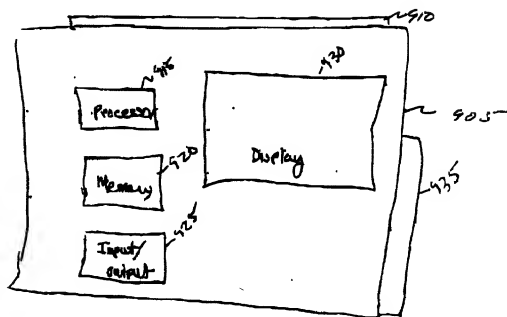
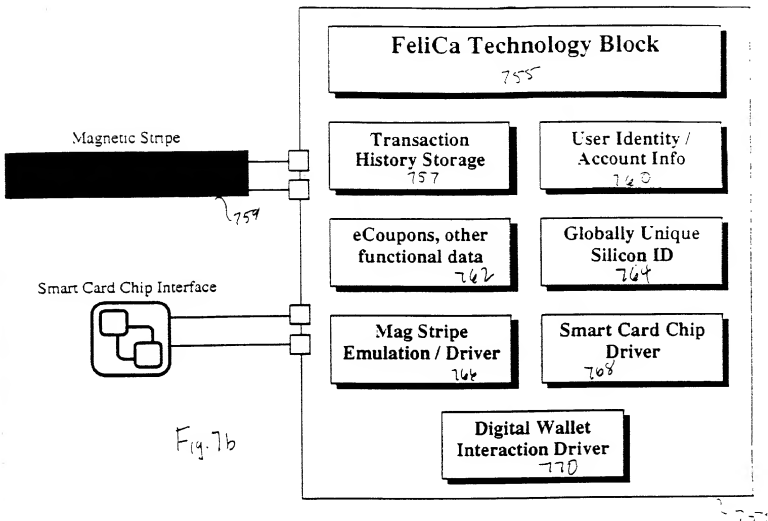


Figure 9a



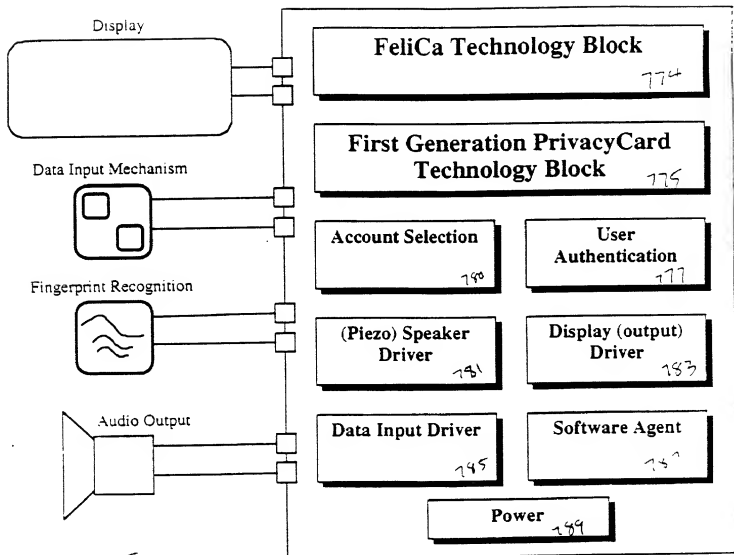


Fig. 7c

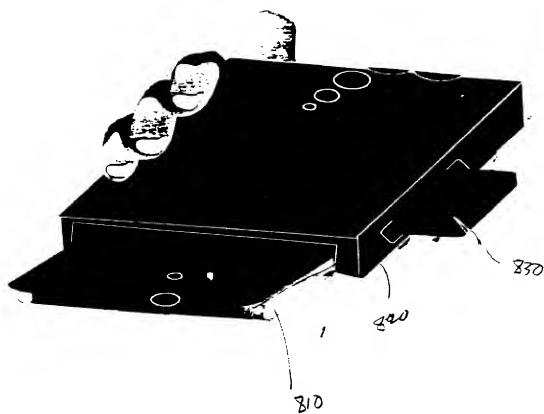
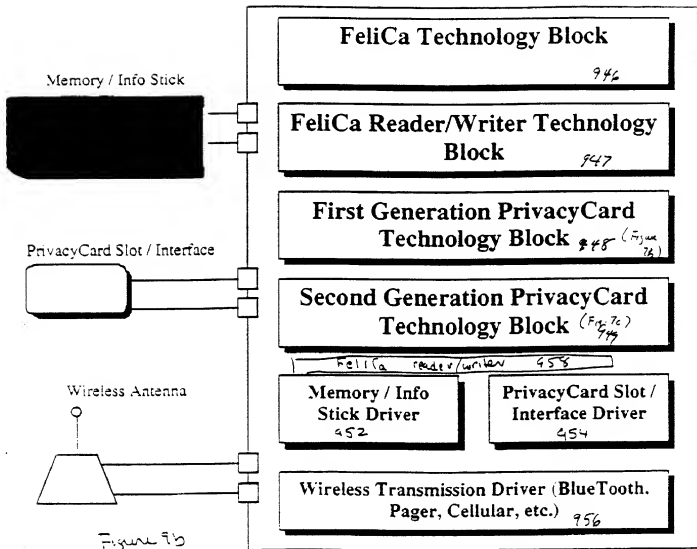


Fig 8

Digital Wallet and Privacy Card

Digital Wallet



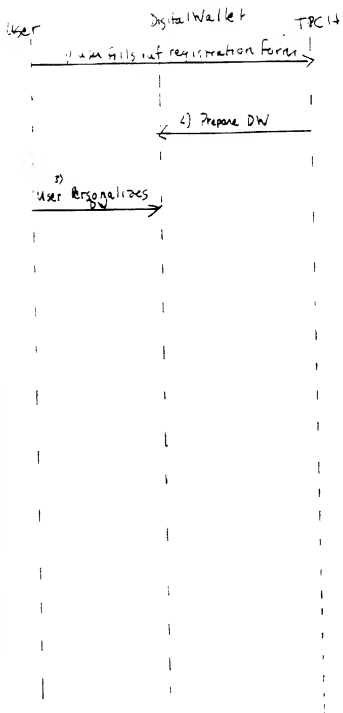


Fig 10

Setup of Digital wallet

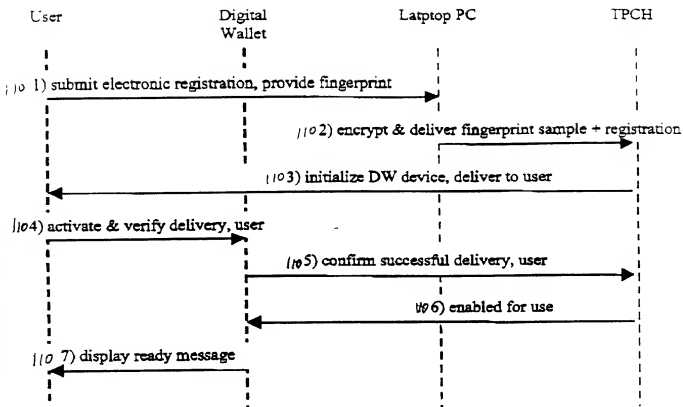


Fig 1

Digital Wallet Setup
(Alternate Embodiment)

1.5K

23

Desktop & Net

1PL11

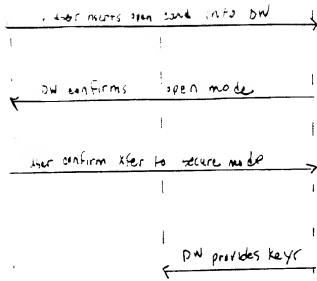


Fig 1.5K

conversion of card to secure

The diagram shows a central rectangular block representing the modem system. Inside this block, there are two smaller rectangular boxes. The top box is labeled "Embedded software and storage, additional functionality". The bottom box is labeled "built-in modem (preferred)".

Surrounding the central block are various connection points and labels, some of which are handwritten:

- Top:** A circle with a vertical line extending upwards, labeled "Wireless to Digital Waller, etc. (required)" and "1350".
- Top Right:** A circle with a line extending to the right, labeled "wireless to external modem (alternative)" and "1340".
- Right:** A circle with a line extending to the right, labeled "wired to external modem (alternative)" and "1335".
- Bottom Right:** A circle with a line extending to the right, labeled "standard phone or cable modem line, etc." and "1310".
- Bottom:** A circle with a line extending downwards, labeled "modem video/audio (optional)" and "1360".
- Bottom Left:** A circle with a line extending to the left, labeled "standard serial or other interface (alternative)" and "1325".
- Left:** A circle with a line extending to the left, labeled "to host device (PC, etc.)" and "1328".
- Top Left:** A circle with a line extending to the left, labeled "IEEE 1394 interface (preferred)".

Handwritten annotations include the number "1045" near the bottom right of the central block and "1325" near the bottom left connection point.

Fig. 13.

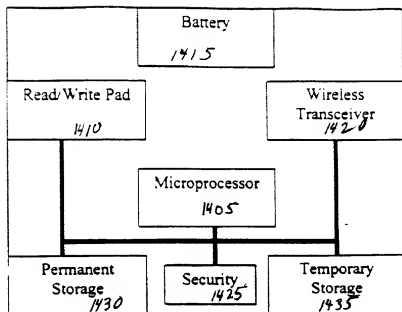


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

Fig 14

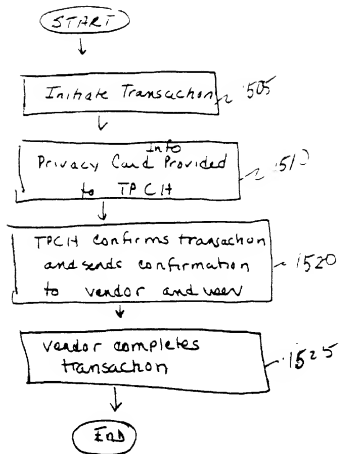
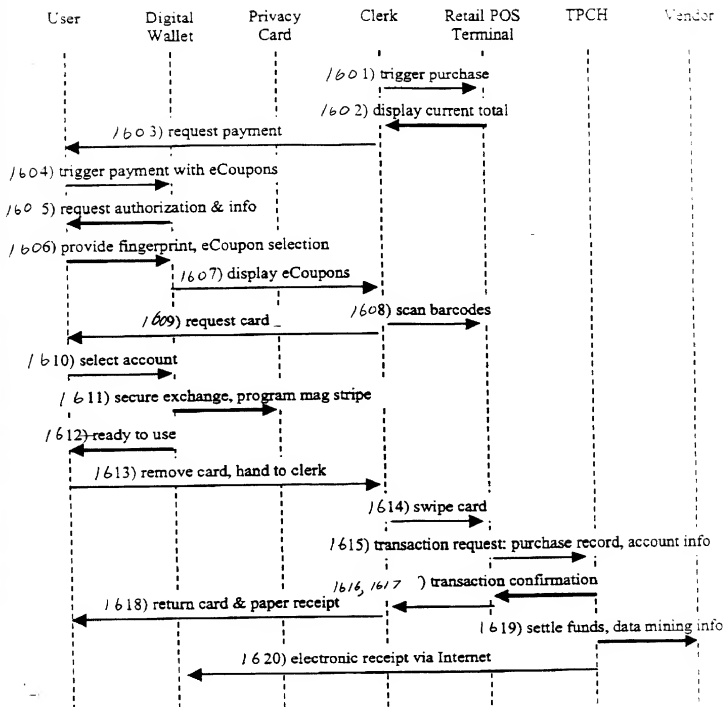


Fig. 15



Detail Transaction

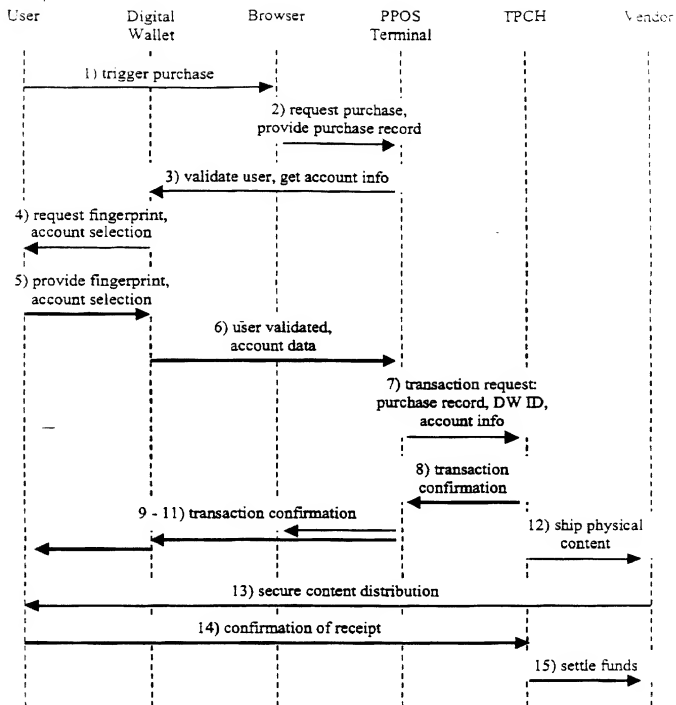


Fig. 17

Web Transaction

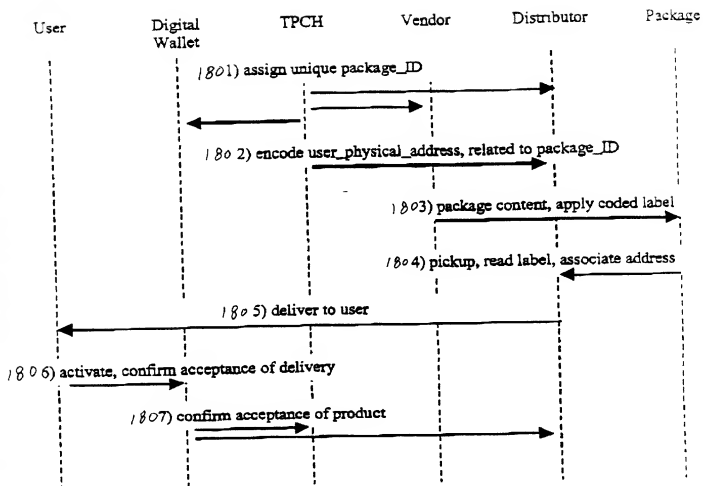


Fig.18

Delivery of Product

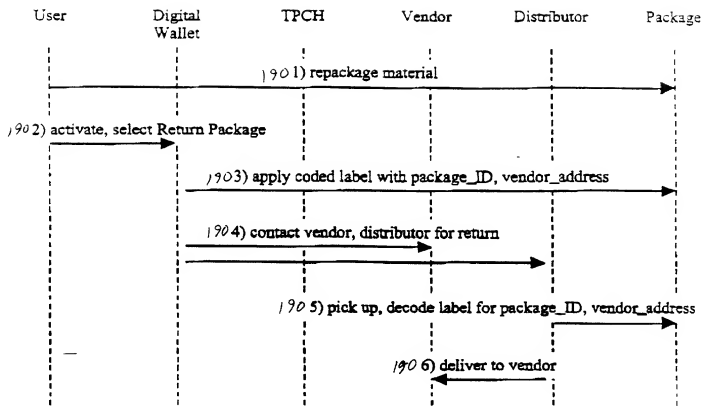


Fig 19

Return of Product

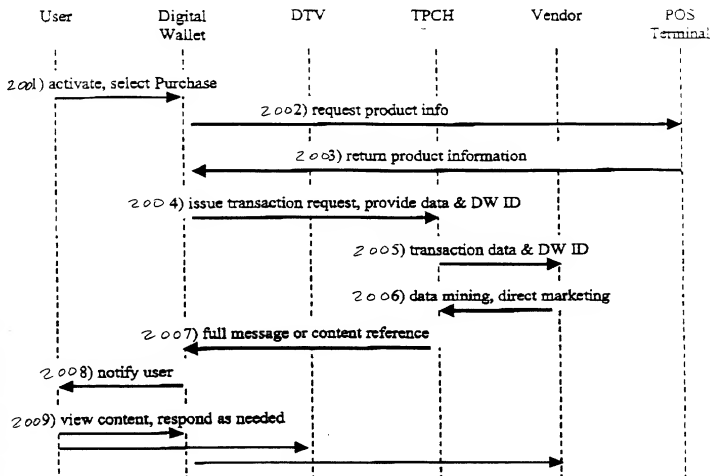


Fig 20

Data Mining

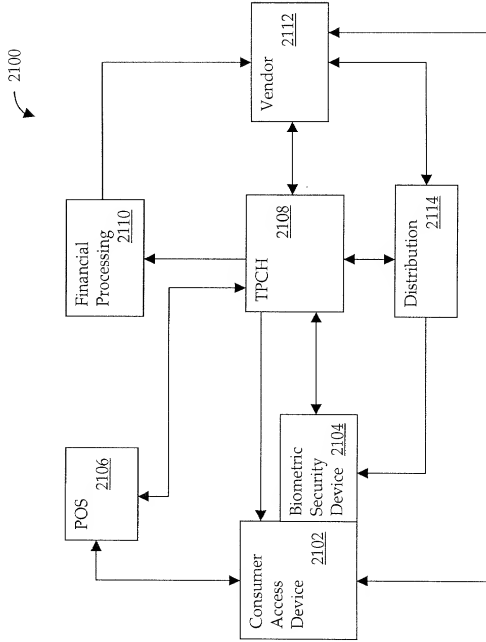


Figure 21

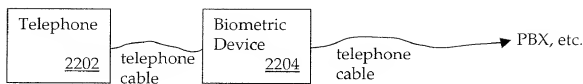


Figure 22

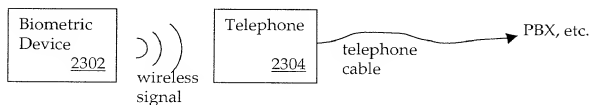


Figure 23

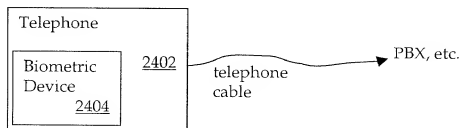


Figure 24

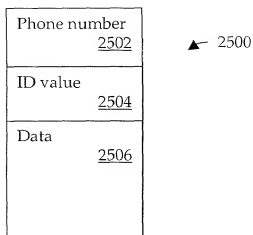


Figure 25

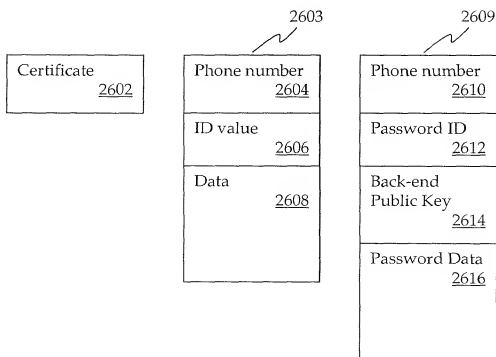


Figure 26

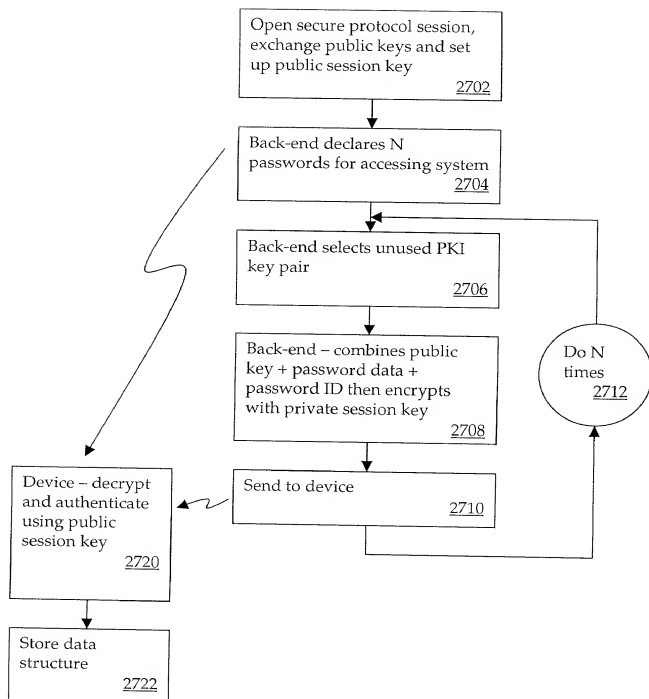


Figure 27

What do you wish to do?

Access Dialing Code

View Balances

Credit cards

2804

FIU 2806

Touchpad 2808

2802

Figure 28

What Dialing Code do you wish to use?

ATT

Union Bank

TD Waterhouse

Sprint

2904

FIU 2906

Touchpad 2908

2902

Figure 29

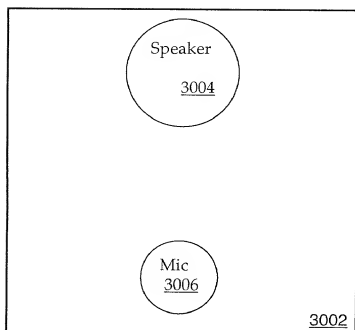


Figure 30

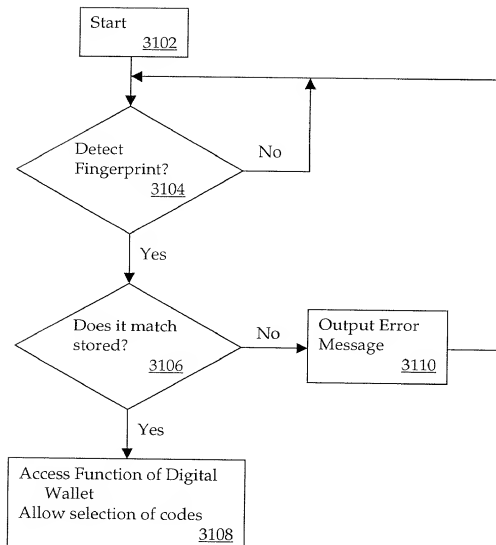


Figure 31

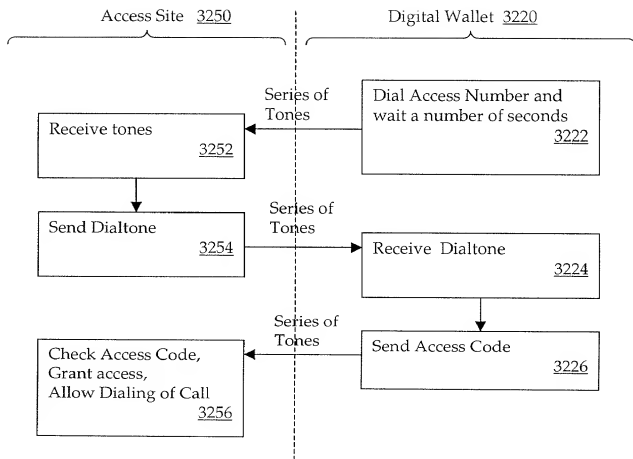


Figure 32

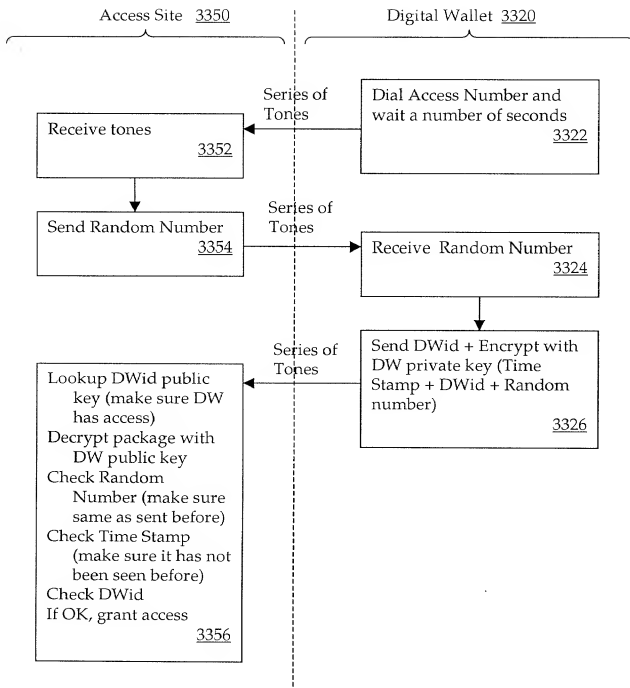


Figure 33